



# STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

## RENEWAL MAXIMUM RATE FILING SCHEDULE CONSUMER CREDIT SALES

**Mailing Address**  
P.O. Box 5246  
Columbia, SC 29250-5246

S.C. Code Ann. § 37-2-305 (Supp. 1997)  
[www.sccconsumer.gov](http://www.sccconsumer.gov)  
803-734-4253/800-922-1594

**Street Address**  
3600 Forest Drive  
Columbia, SC 29204-4006

\_\_\_\_\_  
Telephone Number

### Category

1. Unsecured Credit Sales  
1a. \_\_\_\_\_
2. Secured Credit Sales, Non-Real Estate  
2a. \_\_\_\_\_  
2b. \_\_\_\_\_  
2c. \_\_\_\_\_  
2d. \_\_\_\_\_
3. Secured Credit Sales, Real Estate  
3a. \_\_\_\_\_
4. Open-End (Revolving) Credit Sales  
4a. \_\_\_\_\_
5. All Other Credit Sales  
5a. \_\_\_\_\_

### Maximum Annual Percentage Rate (APR)

| Fixed APR for Credit Sales | Variable APR for Credit Sales |
|----------------------------|-------------------------------|
|                            |                               |
|                            |                               |
|                            |                               |
|                            |                               |
|                            |                               |

6. Nature or Type of Business: \_\_\_\_\_ Number of S.C. locations: \_\_\_\_\_  
**Multiply the number of S.C. locations by \$40.00.** Indicate fee & check amount \$ \_\_\_\_\_  
If you are filing for more than one location, attach a list with the complete addresses.
7. First Filing? ☐ Yes ☐ No If yes, date business opened \_\_\_\_\_ and have you charged above 18% APR since opening and prior to this filing? ☐ Yes ☐ No
8. Did your annual gross volume of business exceed \$150,000 in the previous calendar year? ☐ Yes ☐ No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below.

### VARIABLE APR ONLY

| Category | Cap | Explain the index for calculating rate changes |
|----------|-----|--|
| 1.       |     |  |

\_\_\_\_\_  
Signature (Officer of Company)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Officer (Print)

**FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR**

## WHO MUST FILE

All consumer credit sellers who wish to charge more than 18% APR must file this form. **YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

**REMIT TO:** Department of Consumer Affairs  
Accounting Division  
P.O. Box 5246  
Columbia, SC 29250-5246

**CHECKS:** [Make payable to S.C. Department of Consumer Affairs](#)

## INSTRUCTIONS

**FILE ORIGINAL, 2 COPIES AND \$40.00 PER LOCATION FILING FEE  
OR FILING WILL BE RETURNED TO YOU**

- Use the mailing address you want the certified copy returned to.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing.
- Consumer Credit Sellers
  1. UNSECURED CREDIT SALES; enter the transaction type on line one. If you do not intend to make sales of this type, leave blank and go to line 2. (e.g. small appliances, new or used cars, etc.)
    - (a) If only one maximum rate is established, it will be entered under "Maximum APR" on line one. If sub-categories are established, the title of the sale and its maximum rate should be entered on line 1a., etc. as appropriate. If necessary, attach a second form and add the word "continued" after the major category title on Line 1 and put the additional categories on line 1a., etc. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.
  2. SECURED CREDIT SALES, NON-REAL ESTATE; follow the instructions for 1a. Enter on line 2.
  3. SECURED CREDIT SALES, REAL ESTATE; follow the instructions for 1a. Enter on line 3.
  4. OPEN-END (REVOLVING) CREDIT SALES; show rate and dollar amount limit, if any. Enter on line 4.
  5. ALL OTHER CREDIT SALES; as many other categories and maximum rates as described may be established and listed on lines 5a, etc.

**NOTE:** See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

**INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR LATE FILING AFTER JANUARY 31.**

## List of County Codes

|    |           |    |              |    |            |    |           |    |              |
|----|-----------|----|--------------|----|------------|----|-----------|----|--------------|
| 01 | Abbeville | 10 | Charleston   | 19 | Edgefield  | 28 | Kershaw   | 37 | Oconee       |
| 02 | Aiken     | 11 | Cherokee     | 20 | Fairfield  | 29 | Lancaster | 38 | Orangeburg   |
| 03 | Allendale | 12 | Chester      | 21 | Florence   | 30 | Laurens   | 39 | Pickens      |
| 04 | Anderson  | 13 | Chesterfield | 22 | Georgetown | 31 | Lee       | 40 | Richland     |
| 05 | Bamberg   | 14 | Clarendon    | 23 | Greenville | 32 | Lexington | 41 | Saluda       |
| 06 | Barnwell  | 15 | Colleton     | 24 | Greenwood  | 33 | McCormick | 42 | Spartanburg  |
| 07 | Beaufort  | 16 | Darlington   | 25 | Hampton    | 34 | Marion    | 43 | Sumter       |
| 08 | Berkeley  | 17 | Dillon       | 26 | Horry      | 35 | Marlboro  | 44 | Union        |
| 09 | Calhoun   | 18 | Dorchester   | 27 | Jasper     | 36 | Newberry  | 45 | Williamsburg |
|    |           |    |              |    |            |    |           | 46 | York         |

**The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.**